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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: David B. Swentor ) Attorney reference: 24482/002  
Serial No.: 09/754,929 )  
Filing Date: January 4, 2001 ) Examiner: Not yet assigned  
Title: INTEGRATED FULL SERVICE )  
EMPLOYER AND EMPLOYEE )  
SYSTEM AND A METHOD FOR ) Group Art Unit:  
ACCESSING ACCOUNTS )  
)

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

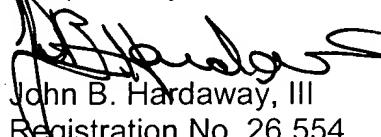
Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

Enclosed is an Information Disclosure Statement (IDS) Form PTO-1449 and a copy of the references cited thereon. Applicant is filing this IDS prior to the mailing date of a first Office Action. According to 37 C.F.R. § 1.97(b), no fee is due.

Please charge any underpayment or credit any overpayment under 37 C.F.R. § 1.17 associated with this paper to Deposit Account Number 08-0719.

Respectfully submitted,

  
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20231 on 8/15/01

Date